



# RESOURCE GUIDE FOR BUSINESSES IMPACTED BY COVID-19



The COVID-19 (Coronavirus) pandemic has put many small businesses at economic risk. If your business is struggling financially due to COVID-19, the Economic Development Staff is here to provide resources that can help. Please email [economic.development@dublin.ca.gov](mailto:economic.development@dublin.ca.gov) or call (925) 833-6650.

*Please note: that the information and resources are constantly changing day-to-day at the federal, state and local levels. We will continue to update this Guide as information becomes available, but please understand that things may have changed since the date this Guide was last revised as shown on the cover.*

### **Beware of Scams**

All contact from Dublin Police Services regarding the Shelter-in-Place Order is currently being conducted in person, not by telephone. If you receive a phone call about a business not adhering to the Shelter-in-Place Order and a fine being imposed, please report the scam to Dublin Police Services at (925) 833-6670. For general information about scams, read SBA's [Beware of Scams](#) and FEMA's [Coronavirus Rumor Control](#).

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## **FEDERAL RELIEF FOR BUSINESSES**

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### **U.S. SMALL BUSINESS ADMINISTRATION (SBA) PROGRAMS**

**Economic Injury Disaster Loan (EIDL)** – Loan for up to \$2 million for working capital (operating expenses). Business owners apply through the SBA. Eligibility: self-employed individuals, independent contractors, sole proprietors, and businesses, ESOPs, cooperatives and private/501(c)(3) non-profits with 500 or fewer employees. (Note: Businesses in certain industries may have more than 500 employees if they meet the [SBA's size standards](#) for those industries.) EIDL can be used for fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. It does not cover lost sales. With exception of the EIDL Advance, this loan will not be forgiven and must be repaid.

EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere. The loan amount will be based on the business owner's actual economic injury and company's financial needs; the repayment term will be determined by business owner's ability to repay the loan.

**EIDL Advance** – Provides up to \$10,000 quickly to cover paid sick leave to employees, maintaining payroll, meeting increased costs to obtain materials, making rent or mortgage payments, and fixed debts that cannot be met due to revenue losses. This amount does not need to be repaid. Requesting the advance is available as part of the EIDL application.

**Paycheck Protection Program (PPP)** – Provides capital to cover the cost of retaining employees; amount is 250% of average monthly payroll from the past year, up to \$10 million. SBA will forgive



loans if certain conditions are met including that all employees are kept on the payroll for eight weeks, 75% of the loan amount is used for payroll. Other eligible uses include rent, mortgage interest, or utilities. Forgiveness is based on the employer maintaining (or quickly rehiring) employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. Business owners can apply for a PPP loan directly from a [participating lender](#) by June 30, 2020.

Note: If you receive a PPP loan and an EIDL, any advance amount received from the EIDL will be subtracted from the amount forgiven in the PPP. Also, you cannot use your EIDL for the same purpose (expenses) as your PPP loan.

Also, if you receive a PPP loan, you are not eligible for the CARES Act Employee Retention Tax Credits. (See Program information under the IRS below.)

**Express Bridge Loan** – Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. Loan can be used to cover operational expenses prior to receiving EIDL. Business owners apply for an Express Bridge Loan directly through a participating lender that has an existing relationship with applicant. This loan will not be forgiven and must be repaid; however, it can be repaid in full or in part by proceeds from an EIDL loan.

**Debt Relief Program** – Provides debt relief on an existing SBA loan; business owners should contact their lender directly for details.

#### **INTERNAL REVENUE SERVICE (IRS) PROGRAMS**

**IRS Employee Retention Credit (CARES Act Small Business Tax Provisions)** – Defers paying the employer portion of certain payroll taxes through the end of 2020 and provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees. Small businesses who receive small business loans are not eligible.

IRS has postponed the federal income tax filing deadline to July 15, 2020. Payment deferral to July 15 is capped at \$1 million of federal income tax (including self-employment tax) for individual and other non-corporate tax filers and \$10 million for corporate taxpayers.

**U.S. DEPARTMENT OF LABOR** – Provides guidance to employers regarding the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, both part of the Families First Coronavirus Response Act (FFCRA).



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# STATE RELIEF FOR BUSINESSES

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The State of California has created a comprehensive website with information for the general public and employers at <https://covid19.ca.gov/>. The State has also established a statewide COVID-19 Hotline where Californians can receive general information about State and community resources and support. The hotline, (833) 544-2374, is available every day from 8:00 a.m. to 5:00 p.m.

**California Small Business Finance Center (SBFC)** – administers the State’s Disaster Relief loan guarantee for small businesses that experience barriers to accessing capital elsewhere; local business owners can apply through Northern California Financial Development Corporation (Nor-Cal FDC).

**Employment Development Department (EDD)** – The State has postponed filing and payment deadlines for payroll tax filing. Employers must make request in writing to the EDD for up to a 60-day extension.

**Franchise Tax Board (FTB)** – The State has postponed filing and payment deadlines to July 15, for state income tax.

**GO-Biz (Governor's Office of Business and Economic Development)** – Has compiled links to multiple state resources, as well as tips and tools for businesses.

**Department of Labor and Workforce Agency** – provides employers with information and guidance about:

- California Worker Adjustment and Retraining Notification (WARN Act)
- Workplace Health and Safety Guidelines
- Reduced Work Hours, Potential Closure or Layoffs

**Department of Tax and Fee Administration (CDTFA)** – The State is offering interest-free deferral of sales/use tax of up to \$50,000 for businesses with less than \$5 million in taxable annual sales. To apply, business owners will need to submit a payment plan request to CDTFA via their website.

The State has postponed filing and payment deadline of First Quarter returns to July 31, 2020 for small businesses who file a return less than \$1 Million dollars. If you qualify for this extension it is automatic and you do not need to apply. If your tax liability of \$1 million or more, you may request an extension from CDTFA if you are unable to file and pay timely. These requests will be evaluated on a case-by-case basis and taxpayers will be notified if their extension has been approved or denied.

The State is providing a 60-day extension for taxpayers to file a claim for refund for any refund that must otherwise be filed by July 31, 2020. The Executive Order also provides, through July 31, 2020, a 60-day extension for requesting a tax appeal with the Office of Tax Appeals.



**California Capital Access Program (CalCAP)** – The State Treasurer’s Office administers this existing Special Loan Program which encourages banks to make loans to small businesses that have difficulty getting financing. Business owners can apply with a [participating lender](#).

**OnwardCa.org** – new website for job seekers listing current job opportunities in critical industries. Businesses can submit job opportunities as well as offered resources (essential services, job training, etc.)

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## LOCAL BUSINESS ASSISTANCE

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Business owners considering applying for a federal loan are encouraged to work with an advisor from a trusted SBA partner to help you with your loan application as incomplete applications cannot be fully processed, and will increase the time it takes for the loan determination to be made. Trusted partners can also provide other valuable resources and advice:

Alameda County Small Business Development Center  
East Bay Economic Development Alliance  
East Bay SCORE  
Women’s Business Centers  
Veterans Business Outreach Center

Refer to the Agency information on the following pages for contact details.

**Alameda County Small Business Development Center (ACSBDC)** – Provides information for businesses and helps business owners prepare to apply for the SBA loans. It is highly encouraged that businesses work with the ACSBDC for their application submittal. SBDC’s offer webinars on resources and strategies for:

- Emergency Loan and Grant Programs
- Business Survival
- Starting a New Business

SBDC’s also offer conditional, no-fee, one-on-one assistance in:

- Applying for financing (they do not provide funding of any kind)
- Survival Strategies
- Financial Management
- Marketing
- Unwinding a Business
- Starting a New Business
- Connections to other resources to help your business and employees



**Alameda County Workforce Development Board (ACWDB)** – Provides information and helps businesses develop layoff aversion strategies so you keep your workforce intact through the Rapid Response Program. Provides guidance to employers on EDD’s Unemployment Insurance (UI) Work Sharing Program (an alternative to layoff) and California Worker Adjustment and Retraining Notification (WARN) process if layoff are inevitable.

Employers of all sizes that are considering layoffs are encouraged to contact the ACWDB, which is collecting data on the economic impact of the pandemic.

**County of Alameda Office of the Treasurer and Tax Collector** – Alameda County property taxes are still due on April 10, 2020, however after April 10, small businesses, small landlords and homeowners with a significant hardships caused by COVID-19 (including the shelter-in-place order, illness, etc.) will be able to apply for a penalty waiver. Requests will be reviewed on a case-by-case basis.

**City of Dublin, Office of Economic Development** – Has prepared a web page focused on business impacts from COVID-19. The web page focuses on breaking news, business resources, the health order, quick links and the #DublinEats social media campaign.

**East Bay Clean Energy** – Has implemented a moratorium on service disconnections for non-payment for both residential and commercial customers.

**Innovation TRIVALLEY Leadership Group (ITV)** – Is led by business leaders and influencers committed to connecting the businesses, research labs, educational institutions, and civic leaders in the Tri-Valley region. ITV has launched #TRIVALLEYTogether to bring regional businesses and community members together to help donate technology, donate medical supplies and cash to support the most vulnerable population.

**PG&E** – Has implemented a moratorium on service disconnections for non-payment for both residential and commercial customers.

**Tri-Valley Career Center** – Has small business assistance information for employers and unemployment information/job seeking information for workers.

**Visit Tri-Valley (VTV)** – VTV is providing resources to support Tri-Valley businesses with new webpages that provide small business listings, updates and special offers. They also created a #TriValleyToGo campaign to support local businesses.

**#DublinEats** – The City of Dublin launched a social media campaign, #DublinEats, to help promote those local restaurants that are prepared to serve customers during the Shelter-in-Place Order. To have your restaurant added to the list, please contact Economic Development via [email](#).

**#TriValleyToGo** – The #TriValleyToGo is a promotional campaign led by Visit Tri-Valley to help support Tri-Valley businesses, restaurants, breweries and wineries throughout the Shelter-in-Place order.





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# PRIVATE RESOURCES FOR BUSINESSES

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**GO-Biz (Governor's Office of Business and Economic Development)** – Provides a list of free or discounted technology tools for a small business. On their [website](#), click on the “Small Business Assistance & Resources” tab. **Association of Manufacturers Bay Area** – Has a list of resources to assist manufacturing companies.

**Banks** offering relief to customers (list compiled by Forbes).

**California Employers Association** – Offers guidance to employers on human resources compliance issues.

**California Manufacturers & Technology Association** – Offers guidance to manufacturing employers regarding OSHA, Cal/OSHA, EPA, and CDC COVID-19 compliance.

**DoorDash Merchant Financial Assistance** – Offering a package of commission relief and marketing support for new and existing DoorDash partner restaurants.

**East Bay Community Foundation** – Provide one-time general operating grants to nonprofit organizations that provide critical services around economic security to the most vulnerable populations in the East Bay.

**eBay Up & Running Program** – Offers a free basic online storefront for three months to impacted businesses that do not currently sell online.

**Facebook for Business Hub** – Provides guides and resources for businesses, such as a Resilience Toolkit and a Quick Action Guide.

**Facebook Small Business Grants Program** – Offers non-governmental grants and ad credits for eligible small businesses.

**GoFundMe Small Business Relief Fund** – Provides matching grants of \$500 to eligible businesses through the Small Business Relief Initiative created by GoFundMe, Yelp and Intuit QuickBooks.

**Google Resources** – Provides guides and resources for businesses, such as free digital skills training.

**ICA Fund Good Jobs** – Created a Rapid Response Liquidity Fund, in the form of a zero-interest loan for small Bay Area companies.

**iTradeNetwork** – Is helping businesses connect with non-traditional trading connections (e.g. operator-to-retailer, distributor-to-retailer) on their network to ensure food and supplies are directed where they are needed most.



**Kiva** – Offers crowd-sourced 0% Interest Small Business Loans.

**National Association of Manufacturers** – Provides information to manufacturers.

**Open for Business Hub** – Lists technology companies that are helping small businesses by enabling remote work during this time.

**Pacific Community Ventures** - Provides resources for small businesses.

**Postmates Small Business Relief Pilot** – Small Business Relief Pilot temporarily waives commission fees for businesses in the San Francisco Bay Area.

**Professional Beauty Association (PBA) COVID-19 Relief Fund** – Offering \$500 grants to licensed beauty professionals.

**SF Made (COVID-19 Impact Resources for Manufacturers)** – Provides resources and tips for manufacturers. *Note: references on their website to “City” mean the City of San Francisco.*

**Vagaro’s Financial Relief** – Providing monthly discounts, marketing tools, online shopping cart resources and other help for its clients.

**Verizon Small Business Recovery Fund** – Providing grants to help small businesses fill urgent financial gaps through the Local Initiatives Support Corporation (LISC).

**Yelp Resource Hub** – Provides guides and resources for businesses, such as business tips and customer communications.

**Yelp Relief Program** – Offers ad credits (primarily for restaurants and bars) and contributed to a Small Business Relief Fund, which will be used to issue \$500 matching grants to businesses that raise at least \$500 on a GoFundMe campaign connected to the pandemic.





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# ONLINE TOOLS & WEBINARS

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**U.S. Chamber of Commerce Coronavirus Response Toolkit** – The U.S. Chamber of Commerce has compiled coronavirus recommendations for businesses and workers across the country.

**California SBDC** – Provides online resources including:

- The Small Business Owner's Guide to the CARES Act
- Guide to COVID-19 Loans and forms
- COVID-19 Small Business Survival Guide

**SBDC Webinars** – America's SBDC, the network of local SBDCs across the country has at calendar listing numerous webinars for the business community about COVID-19 topics including funding programs, and resources to keep your workforce and customers safe.

**SBDC COVID-19 Archived Video Resources** – The SBDC has uploaded several videos on how to cope with COVID-19 as a small business and how to apply for certain loans. They also do free video consultations.

**SBDC Business Interruption Archived Webinar** – Free webinar hosted by an SBDC Business Advisor to help small businesses take actionable steps to deal with business interruption caused by COVID-19.

**East Bay Economic Development Alliance** - Has compiled a list of resources to assist businesses in Alameda and Contra Costa counties, including archived webinars.



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# AGENCY INFORMATION

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**Alameda County Public Health Department**

1000 Broadway, Suite 500  
Oakland, CA 94607  
(510) 267-8000  
<http://www.acphd.org>

**Alameda County Small Business Development Center**

Ohlone College  
39399 Cherry St.  
Newark, CA 94560  
(510) 516-4118  
<https://www.acsbdc.org>

**Alameda County Workforce Development Board**

24100 Amador Street, 6<sup>th</sup> Floor, Suite 610 C  
Hayward, CA 94544  
(510) 259-3842  
[pcastro@acgov.org](mailto:pcastro@acgov.org)  
<https://acwddb.org/>

**California Capital Access Program (CalCAP)**

801 Capitol Mall, 2<sup>nd</sup> Floor  
Sacramento, CA 95814  
(916) 654-5610  
[CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov)  
<https://www.treasurer.ca.gov/cpcf/calcap/index.asp>

**California Department of Tax and Fee Administration**

1515 Clay Street, Suite 303  
Oakland, CA 94612  
(510) 906-1604  
[oaklandinquiries@cdtfa.ca.gov](mailto:oaklandinquiries@cdtfa.ca.gov)  
<https://www.cdtfa.ca.gov/>

**California Labor & Workforce Development Agency**

800 Capitol Mall, Suite 5000 (MIC-55)  
Sacramento, CA 95814  
(916) 653-9900  
[email@labor.ca.gov](mailto:email@labor.ca.gov)  
<https://www.labor.ca.gov/>

**California Secretary of State – Business Programs**

1500 11<sup>th</sup> Street  
Sacramento, CA 95814  
(916) 653-6814  
<https://www.sos.ca.gov/business-programs/>

**California State Board of Equalization**

1515 Clay Street, Suite 303  
Oakland, CA 94612  
(510) 622-4100  
<https://www.boe.ca.gov/>

**California Franchise Tax Board**

1515 Clay Street, Suite 305  
Oakland, CA 94612  
(800) 852-5711  
<https://www.ftb.ca.gov/>

**California Infrastructure & Economic Development Bank**

1325 J Street, Suite 1300  
Sacramento, CA 95814  
(916) 341-6600  
[ibank@ibank.ca.gov](mailto:ibank@ibank.ca.gov)  
<https://www.ibank.ca.gov/>

**California State Controller**

300 Capitol Mall, Suite 1850  
Sacramento, CA 95814  
(916) 445-2636  
<https://www.sco.ca.gov/>

**City of Dublin**

Office of Economic Development  
100 Civic Plaza  
Dublin, CA 94568  
(925) 833-6650  
[economic.development@dublin.ca.gov](mailto:economic.development@dublin.ca.gov)  
<https://www.dublin.ca.gov/businessimpact>



**Daybreak Labs**

1911 Second Street  
Livermore, CA 94550  
(925) 231-2333  
[info@daybreaklabs.io](mailto:info@daybreaklabs.io)  
<https://daybreaklabs.io/>

**Dublin Chamber of Commerce**

7080 Donlon Way, #110  
Dublin, CA 94568  
(925) 828-6200  
[info@dublinchamberofcommerce.org](mailto:info@dublinchamberofcommerce.org)

**Dublin San Ramon Services District**

7051 Dublin Blvd.  
Dublin, CA 94568  
(925) 462-1212  
[contact@dsrsd.com](mailto:contact@dsrsd.com)  
<https://www.dsrsd.com/>

**East Bay Economic Development Alliance**

1221 Oak Street, Suite 555  
Oakland, CA 94612  
(510) 272-6746  
[info@eastbayeda.org](mailto:info@eastbayeda.org)  
<https://eastbayeda.org/>

**East Bay SCORE**

College of Alameda  
Cougar Village Room 225  
555 Ralph Appezato Memorial Parkway  
Alameda, CA 94501  
(510) 273-6611  
[help@score.org](mailto:help@score.org)  
<https://eastbay.score.org/>

**Employment Development Department**

7677 Oakport Street  
Oakland, CA 94621  
(800) 480-3287  
<https://www.edd.ca.gov/>

**Governor's Office of Business & Economic Development**

1325 J Street, Suite 1800  
Sacramento, CA 95818  
(877) 345-4633  
<https://business.ca.gov/>

**i-GATE Innovation Hub**

1911 Second Street  
Livermore, CA 94550  
(925) 231-2333  
<https://www.igateihub.org/>

**Innovation TRIVALLEY Leadership Group**

5960 Inglewood Drive, Suite 201  
Pleasanton, CA 94588  
(925) 989-0188  
<https://innovationtrivalley.org/>

**Internal Revenue Services**

1301 Clay Street  
Oakland, CA 94612  
(510) 907-5000  
<https://www.irs.gov/>

**Nor-Cal Financial Development Corporation**

300 Frank H. Ogawa Plaza, Suite 175  
Oakland, CA 94612  
(510) 698-2080  
<https://nor-calfdc.org/>

**Tri-Valley Career Center**

6300 Village Parkway, Suite 100  
Dublin, CA 94568  
(925) 560-9431  
<http://www.trivalleyonestop.org/>

**U.S. Department of Labor**

200 Constitution Avenue NW  
Washington, DC 20210  
(866) 487-2365  
<https://www.dol.gov/>

**U.S. Office of Personnel Management**

1900 E Street, NW  
Washington, DC 20415  
(202) 606-1800  
<https://www.opm.gov/>

**U.S. Small Business Administration (SBA)**

San Francisco District Office  
455 Market St., Suite 600  
San Francisco, CA 94105  
(415) 744-6820  
[sfomail@sba.gov](mailto:sfomail@sba.gov)  
<https://www.sba.gov/>





## Overview of Financial Assistance

Program	Level of Government	Type of Assistance	Apply with
California Disaster Relief Loan Guarantee	State	Loan guarantee	Nor-Cal FDC
California Capital Access Program (CalCAP)	State	Loan guarantee	Participating lender
Small Business Relief Sales/Use Tax Payment Deferral Plan	State	Tax payment deferral	CDTFA
Economic Injury Disaster Loan (EIDL)	Federal	Low-interest loan	SBA
Economic Injury Disaster Loan Advance (EIDL Advance)	Federal	Loan advance; does not need to be re-paid	SBA
Paycheck Protection Program (PPP)	Federal	Loan; may be forgiven if certain conditions are met	Participating lender
Small Business Tax Provisions/Employee Retention Credit	Federal	Tax credit	IRS
SBA Debt Relief Program	Federal	Temporary Reprieve or payment deferral	SBA
SBA Express Bridge Loan	Federal	loan	Participating lender



## Overview of Tax Filing and or Payment Deferrals

Tax Type	Filing Deadline	Payment Deadline
Federal income tax	Postponed to July 15, 2020	Deferral to July 15 is capped at \$1 million of federal income tax (including self-employment tax) for individual and other non-corporate tax filers and \$10 million for corporate taxpayers.
State income tax	Postponed to July 15, 2020	Postponed to July 15, 2020
State taxes and fees administered by CDTFA	Postponed 90 days for any businesses filing a return for less than \$1 million in tax. First Quarter Sales/Use tax returns now due July 31, 2020. See full list of extension dates at <a href="https://cdtfa.ca.gov/services/extensions-to-file.htm">https://cdtfa.ca.gov/services/extensions-to-file.htm</a>	Postponed 90 days for any businesses filing a return for less than \$1 million in tax. See full list of extension dates at <a href="https://cdtfa.ca.gov/services/extensions-to-file.htm">https://cdtfa.ca.gov/services/extensions-to-file.htm</a>
State payroll tax	No change.	Ability to apply for hardship waiver for up to 60-day extension through EDD
County property tax	No change to April 10 due date.	No change to April 10 due date. Ability to apply for hardship appeal to waive late-payment penalty through County Tax Assessor's Office.

### Other Resources:

Some businesses, associations and organization are offering private grants, loans, fee reductions, free software/platform trials or in-kind services. Please refer to the "Private Resources" section on page 7.

